

RUTH ANN BEIDEMAN, CHAIRPERSON  
LINDA FORTE  
ANTIONETTE JOHNSON  
JAMIE MAGEE  
CATHY PARKER



SCOTT PHILLIPS  
LARRY SAVAGE  
FRANCINE SHOCKLEY  
FRAN SMITH  
HELEN SMITH

## **Advisory Committee on Aging & Adults with Physical Disabilities for Sussex County**

### **Minutes of Meeting**

**November 19, 2018**

**A regularly scheduled meeting of the Advisory Committee on Aging & Adults with Physical Disabilities for Sussex County was held on Monday, November 19, 2018, at the Sussex County Administrative Offices West Complex, 22215 North DuPont Boulevard, Georgetown, Delaware. The following members were present:**

**Linda Forte  
Antionette Johnson  
Jamie Magee  
Cathy Parker  
Scott Phillips**

**Larry Savage  
Francine Shockley  
Fran Smith  
Helen Smith**

### **Call to Order**

**Jamie Magee, Vice Chairperson, called the meeting to order at 10:00 a.m. and welcomed everyone on behalf of the Advisory Committee.**

### **Approval of Agenda**

**A Motion was made by Helen Smith, seconded by Fran Smith, to approve the Agenda as posted. Motion Adopted by Voice Vote.**

### **Approval of Minutes**

**A Motion was made by Scott Phillips, seconded by Cathy Parker, to approve the minutes of September 17, 2018, as distributed. Motion Adopted by Voice Vote.**

### **Correspondence**

**There was no correspondence.**

### **Guest Speaker**

**Gina Schoenberg, Deputy Attorney General, Delaware Consumer Protection Unit, spoke regarding “*Fraud and Scams That Target Seniors.*” Ms. Schoenberg stated it is**



believed that seniors are targeted so frequently because they are thought to have money in their bank accounts, and fraud/scams are considered a low-risk crime. It was noted that Delaware is ranked number four in the country with the highest rate of fraud reports, and 70 percent of the scams take place by phone. Ms. Schoenberg warned against the following:

- **Telephone Tactics** - Scammers use local area codes and/or names similar to well-known companies. There are over 2.4 billion robocalls made per month, the majority of which are scams. The “Yes Scam” is also out there whereby callers persuade you to say the word “yes,” which later authorizes them to carry out their scam.
- **Imposter Scams** - Someone pretends to be somebody they are not -- the IRS scam is very big in Delaware right now.
- **Jury Duty Scams** - Scammer calls to say that you are going to be arrested for failing to appear for jury duty unless you purchase a gift card as payment -- no reputable company or government agency ever asks you to purchase a gift card for them.
- **Health Care Scams** - With the new Medicare cards coming out, callers pose as someone from Medicare and try to obtain your Social Security number, financial information, etc., all under the guise of helping you get your new card.
- **Lottery Scams** - Caller says you must send money in order to collect a prize -- if you don’t play the lottery, you can’t win -- and you never have to pay money to get your prize.
- **Romance Scams** - You strike up a friendship with someone online and then they need money to come visit and meet you in person.
- **Grandparent Scams** - Scammers call and say your grandchild needs help and you need to send them money, but do not tell their parents that the child is in trouble.
- **Phishing and Pharming** - You get an email from what appears to be a real bank or credit card company with links to a website to update your account information, then they drain your account.
- **Tech Support Scams** - The scammer says they are a computer tech support representative from Microsoft and there are viruses or malware on your computer, and they need remote access to your computer to fix the problem.
- **Charity Fraud** - Scammers use a similar name to a well-known charity.
- **Home Improvement Fraud** - Always beware of anyone who does not have a business license, gives an extremely low bid, or requires a large deposit for a job. Never put down more than 30 percent, and always get a written contract.

- **Identity Theft** - Never give out your name, address, birth date, Social Security number, driver's license number, telephone number, mother's maiden name, or any personal or financial information to anyone you do not know.

Ms. Schoenberg stated that people should protect themselves and their identity by shredding documents, emptying out their mailbox every day, and being aware of skimming at gas stations and ATM machines; carrying a minimal amount of credit cards; reviewing billing statements every month; getting credit reports every six months; using unusual passwords; leaving Social Security and Medicare cards at home; never giving out personal information on the phone; and not carrying the PIN number with a debit card. Ms. Schoenberg advised the number to call to stop getting credit card offers in the mail is 1-888-5OPTOUT.

### **Old Business**

Jamie Magee announced that the Advisory Committee has one remaining vacancy in Councilmanic District No. 1 (Bridgeville, Seaford, Laurel area). If anyone knows of someone who would like to serve as a member of the Committee, please let her know.

### **Next Meeting**

The next regularly scheduled meeting of the Advisory Committee will be held on Monday, January 28, 2019, at the Sussex County Administrative Offices West Complex, 22215 North DuPont Boulevard, Georgetown, Delaware.

### **Adjourn**

A Motion was made by Cathy Parker, seconded by Helen Smith, to adjourn at 11:25 a.m. Motion Adopted by Voice Vote.

Respectfully submitted,

Helen Smith, Secretary  
Advisory Committee on Aging & Adults with  
Physical Disabilities for Sussex County